American United Life Insurance Company®

OneAmerica Financial

Group Short-term Disability

Plan Highlights for Small Business Association of Michigan

Short-term disability insurance helps protect your income when life throws you a curveball — like illness, injury or recovery from childbirth. If you're temporarily unable to work, this coverage kicks in to replace a portion of your paycheck so you can focus on getting better rather than on your bills. It's peace of mind, when you need it most.

Eligibility

Definition of a member	All full-time permanent employees authorized to work and reside in the United States. Eligible employees cannot be considered a part-time, temporary or seasonal employee.
Definition of earnings	Basic weekly earnings only
Class description	All Eligible Full-Time Employees

Benefits

Cost	100% employee-paid; premiums will be deducted from your payroll. Refer to Worksite Voluntary Short-term Disability rate grid for cost information.
Elimination period	Injury: 14 days Illness: 14 days
Maximum benefit duration	24 weeks
Benefit amount	60% of basic weekly earnings
Weekly maximum benefit	$1,000
Pre-existing condition limitation	3/12
Weekly minimum benefit	$25
Maternity coverage	Included
Portability	Included
Exclusions	The plan may not cover for any disability resulting from war, declared or undeclared or any act of war; active participation in a riot; intentionally self-inflicted injuries, commission of an assault or felony.

Definitions of disability included

- Total disability
- Partial disability
- Residual disability
- Recurrent disability

© 2026 OneAmerica Financial Partners, Inc. All rights reserved. OneAmerica Financial® is a registered service mark and the OneAmerica Financial logo and flag pictorial mark are service marks of OneAmerica Financial Partners, Inc.

Frequently asked questions

What's worksite voluntary short-term disability?
This insurance helps protect your paycheck if you become injured or sick for a short period of time.

Why should I buy and buy now?
Short-term disability insurance can help you maintain financial stability when you're sick or injured by safeguarding your income. Many people purchase this type of disability insurance for their own peace of mind. It's an effective way to ensure that a serious injury or illness will not prevent you from paying your bills or taking care of your loved ones.

If you choose not to purchase coverage now but decide to elect voluntary short-term disability later, you'll have to wait until the next open enrollment period. Evidence of Insurability (EOI) will not be required.

What's an elimination period?
This is the waiting period that must pass after a disability occurs before you can start receiving benefits from your disability insurance policy.

What's a pre-existing condition limitation?
A pre-existing limitation in disability insurance refers to a condition you had before your coverage began, which the insurer may exclude or limit benefits for, especially if it was treated or symptomatic during a defined "look-back" period before the policy started. This limitation typically lasts for a specific time, during which claims for that condition are not covered. If your disability is substantially related to this prior condition, your claim for benefits can be denied.

What are the definitions of disability specific to this policy?
- **Total disability: "**Totally disabled" means you can't perform the material and substantial duties of your regular occupation because of an injury or sickness, you're not working in any occupation and you're under the regular attendance of a physician for that injury or sickness.
- **Partial disability:** If an employee is unable to perform every material and substantial duty of their regular occupation on a full-time basis due to an injury or sickness, but is able to perform at least one of the material and substantial duties, a partial disability benefit may be paid. The benefit may also be paid if that employee can perform at least one material or substantial duty of another occupation on a full- or part-time basis and is earning less than 80% of his or her pre-disability earnings due to the same injury or sickness.
- **Residual disability:** The elimination period can be met using total disability, partial disability or a combination of both.
- **Recurrent disability:** This is the direct result of the injury or sickness that caused a prior disability. The benefit allows claim payments to continue without satisfying a new elimination period if an employee returns to active, full-time work and had a recurrent disability within 30 consecutive days of their return to active work.

All information is provided as a benefit outline. This document is not part of the insurance policy and it does not change or extend liability under the group policy to American United Life Insurance Company®. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the Group Policy, the Policy will prevail.

OneAmerica Financial® is the marketing name for OneAmerica Financial. Policies issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica Financial company. Not available in all states or may vary by state.

© 2026 OneAmerica Financial Partners, Inc. All rights reserved. OneAmerica Financial® is a registered service mark and the OneAmerica Financial logo and flag pictorial mark are service marks of OneAmerica Financial Partners, Inc.